IN THE SPECIFICATION

Please amend the paragraphs of the Specification identified below to read as indicated herein.

[0021] FIG. 7 shows an example user interface for providing a credit limit recommendation. In this example, a conservative credit limit value ~~700~~ 702, an aggressive credit limit value ~~702~~ 704 and a risk category ~~704 is~~ 706 are provided. In this example, the user had entered a requested amount so risk category ~~704~~ 706 indicates that the requested amount is less than the conservative credit limit value. If the requested amount is less than the aggressive credit limit value and greater than the conservative credit limit value, then a yellow accept with a caution symbol is displayed. If the requested amount is greater than the aggressive credit limit value, then a red reject symbol is displayed. The recommendation is provided based on analysis performed by various statistical models with access to business and financial data as well as fine-tuning. For example, models from the Global Decision Maker™ available from Dun & Bradstreet may be used. In addition, rules may be included in the software components processing the recommendation to take various factors into account, such as the stability of large, established companies who may pay slowly. In some embodiments, the recommendation is provided to small businesses, includes links to an credit insurance site, and has European options.

[0022] In this example, the conservative limit value suggests a dollar benchmark if the user's policy is to extend less credit to minimize risk. The aggressive limit value suggests a dollar benchmark if the user's policy is to extend more credit with potentially more risk. The dollar guideline amounts are based on a historical analysis of credit ~~demand of customer demand~~ of customers in a payments database that have a similar profile to the entity being evaluated with respect to information such as employee size and industry. The guidelines are benchmarks; they do not address whether a particular entity is able to pay that amount or whether a particular customer's total credit limit has been achieved (based on their total trade experiences and outstanding balances). They are a useful starting point, not to replace a credit manager's own analysis.